

WHAT IS CLAIMED IS:

1. A holder comprising:
 - a first compartment comprising:
 - a first front side and a first back side, wherein each of the first front and back sides comprises:
 - a first exterior surface opposite to a first interior surface, wherein the first exterior and interior surfaces are bordered by:
 - a first top side opposite to a first bottom side; and
 - a first proximal lateral side opposite to a first distal lateral side, wherein the first proximal and first distal lateral sides join the first top side to the first bottom side;
 - a first pocket secured to the first interior surface of the first front side and to the first interior surface of the first back side; and
 - a first zipper element joining the first front side to the first back side; and
 - a second compartment comprising:
 - a second front side opposite to a second back side, wherein each of the second front and back sides comprises:
 - a second exterior surface opposite to a second interior surface, wherein said second exterior and interior surfaces are bordered by:
 - a second top side opposite to a second bottom side;
 - a second proximal lateral side opposite to a second distal lateral side, wherein the second proximal and distal lateral sides join the second top side to the second bottom side;
 - an accordion file secured to the second interior surface of the second front side and to the second interior surface of the second back side; and
 - a second zipper element joining the second front side to the second back side of the second compartment;

wherein the first and second compartments are joined together.

2. The holder of Claim 1, wherein the first exterior surface of the first back side of the first compartment is joined to the second exterior surface of the second front side of the second compartment.

3. The holder of Claim 1, wherein the first zipper element extends from a first point on the first bottom side of the first front and first back sides of the first compartment and continues along the first proximal lateral side up along the first top side and down along the first distal lateral side and terminates at a second point on the first bottom side of the first front and back sides of the first compartment.

4. The holder of Claim 1, wherein the second zipper element extends from a first point on the second bottom side of the second front and back sides of the second compartment and continues along the second proximal lateral side up along the second top side and down along the second distal lateral side and terminates at a second point on the second bottom side of the second front and back sides of the second compartment.

5. The holder of Claim 1, wherein the first pocket is collapsible.

6. The holder of Claim 5, wherein the first pocket comprises a front insert joined to a rear insert by a proximal side insert and a distal side insert, wherein the proximal and distal side inserts are opposite to each other, and further wherein each of the proximal and distal side inserts comprises a V like shape wherein an apex of the V points towards an interior of the holder, and further wherein the apex is between the front and rear inserts.

7. The holder of Claim 6, wherein the first pocket further comprises a plurality of side walls attached to the interior surfaces of the first front and back sides, and wherein the front insert, rear insert, proximal side insert, and distal side insert are attached to the plurality of side walls.

8. The holder of Claim 1, wherein the accordion file comprises:
- a first attachment site attached to a proximal portion of the second interior surface of the second front side and to a proximal portion of the second interior surface of the second back side;
 - a second attachment site attached to a distal portion of the second interior surface of the second front side and to a distal portion of the second interior surface of the second back side; and
 - a plurality of files continuously joined to the first and second attachment sites.

9. The holder of Claim 1, wherein the holder further comprises a cover, wherein the cover is secured to the first exterior surface of the first front side of the first compartment and to the second exterior surface of the second back side of the second compartment.

10. The holder of Claim 9, wherein the cover comprises a second pocket.
11. The holder of Claim 10, wherein the second pocket comprises a window.
12. The holder of Claim 11, wherein the window comprises a thumbhole.

13. A holder comprising:

a first compartment comprising:

a first interior portion surrounded by a first exterior portion, wherein the first exterior portion is defined by a first front side opposite to a first back side, wherein the first front and back sides are bordered by a first top side opposite to a first bottom side and by a first proximal lateral side opposite to a first distal lateral side;

a first pocket secured in the first interior portion; and

a first zipper element disposed on at least one of the first top side, the first bottom side, the first proximal lateral side, and the first distal lateral side, wherein the first zipper element reversibly opens and closes the first compartment; and

a second compartment comprising:

a second interior portion surrounded by a second exterior portion, wherein the second exterior portion is defined by a second front side opposite to a second back side, wherein the second front and back sides are bordered by a second top side opposite to a second bottom side, and by a second proximal lateral side opposite to a second distal lateral side;

an accordion file secured in the second interior portion; and

a second zipper element disposed on at least one of the second top side, the second bottom side, the second proximal lateral side, and the second distal lateral side;

wherein the first back side of the first exterior portion of the first compartment is joined to the second front side of the second exterior portion of the second compartment.

14. The holder of Claim 13, wherein the holder further comprises a cover, wherein the cover is secured to the first front side and to the second back side.

15. The holder of Claim 14, wherein the cover comprises a transparent pocket.

16. The holder of Claim 15, wherein the transparent pocket comprises a thumbhole.

17. The holder of Claim 13, wherein the first pocket is a collapsible pocket.

18. The holder of Claim 17, wherein the first interior portion comprises a first wall opposite to a second wall, wherein the first wall is joined to or separated from the second wall by the first zipper element, and further wherein the first pocket comprises a front insert joined to a rear insert by a proximal side insert and by a distal side insert, wherein the proximal side insert is opposite to the distal side insert, and further wherein the front insert and the proximal side insert are attached to the first wall by a first side wall, and the front insert and the distal side insert are attached to the first wall by a second side wall, and wherein the rear insert and the proximal side insert are attached to the second wall by a third side wall, and the rear insert and the distal side insert are attached to the second wall by a fourth side wall.

19. The holder of Claim 13, wherein the second interior portion comprises a first wall opposite to a second wall, wherein the first wall is joined to or separated from the second wall by the second zipper element, and further wherein the accordion file comprises:

a first attachment site secured to a proximal portion of the first and second walls;
and

a second attachment site secured to a distal portion of the first and second walls.

20. The holder of Claim 19, wherein the accordion file further comprises a plurality of individually collapsible files joined to the first and second attachment sites.